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## Holiday Skip-a-Pay Form

*Holiday Skip-a-Pay allows eligible members to skip a payment on their qualifying Atrium CU loan(s) as a reward for their good payment.*

Yes, I would like to skip-a-payment in:  **November 2018** (or)  **December 2018**

Member Name(s): \_\_\_\_\_  
 \_\_\_\_\_

Loan Number(s): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

There is a \$30.00 processing fee per loan for your Holiday Skip-a-Payment. You must choose between November 2018 or December 2018. All applications must be submitted to Atrium Credit Union, Inc. by November 30, 2018. This fee will be added to your loan balance. The interest on the loan will continue to accumulate during the month you skip your payment. In addition, by having signed the Skip-a-Payment form, you have agreed to advance your final loan payment by one month and that this extension will be considered an amendment to your loan agreement. Following the skipped payment month, your loan will revert back to the original payment schedule. All other terms of the loan agreement will remain the same.

\*Mortgage loans, credit lines and loans that have been delinquent in past year are excluded.

\*Collection work outs excluded.

\_\_\_\_\_  
 Borrower Signature Date

\_\_\_\_\_  
 Co-Borrower Signature Date

**CREDIT UNION USE ONLY:**

Fee Added: \_\_\_\_\_ Due Date Advanced: \_\_\_\_\_

version: 2018.08-rev

\* Rates are subject to change at anytime. Other loan products and terms are available. Your Annual Percentage Rate (APR) may vary based on your final loan amount and finance charges. Subject to credit approval. Call (513) 974-5179 for additional information.

